



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Barbara, Ellen, et al.

Application No.

09/903,284

Filed:

July 11, 2001

For:

**METHOD AND SYSTEM
FOR ON-LINE PAYMENTS**

Examiner:

Fults, Richard C.

Group Art Unit:

3628

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Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

This Amendment and Response to Office Action is filed in response to the Office Action mailed April 29, 2004. Applicant has filed herewith a request for a three month extension of time, extending the period for response to October 29, 2004.

Applicants hereby respectfully request reconsideration of the application in light of the following amendment and remarks. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 18 of this paper.